

**A M E N D M E N T S   T O   T H E   C L A I M S**

1. (CURRENTLY AMENDED) A method ~~for providing supplementary product sales to a customer~~, comprising:

receiving from a first merchant a purchase having at least one purchase parameter;

determining, by a central controller, ~~a supplementary product~~ an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the ~~supplementary product~~ upsell having associated therewith an adjustment value;

performing, by the central controller, a comparison to establish whether a financial account may be ~~debited~~ adjusted an amount based at least in part on the adjustment value;

transmitting a product identifier for specifying the ~~supplementary product~~ upsell;

receiving a selection signal ~~indicative of whether~~ indicating that the ~~supplementary product~~ upsell is accepted;

and

~~if the selection signal indicates that the supplementary product is accepted,~~  
adjusting a balance of the financial account in dependence on the adjustment value.

Claims 2-62 (Canceled)

63. (NEW) The method of claim 1, in which transmitting the product identifier for specifying the upsell comprises:

transmitting, by the central controller, the product identifier for specifying the upsell.

64. (NEW) The method of claim 1, in which the upsell comprises an offer to the customer for a service agreement.
65. (NEW) The method of claim 1, in which the upsell comprises an offer to the customer for a subscription.
66. (NEW) The method of claim 1, in which the upsell comprises an offer to the customer for a discount.
67. (NEW) The method of claim 1, in which the upsell comprises a supplementary product.
68. (NEW) The method of claim 1, further comprising:  
determining a merchant financial account in dependence on the upsell; and  
adjusting a balance of the merchant financial account in dependence on the adjustment value.
69. (NEW) The method of claim 1, in which the at least one purchase parameter comprises a customer account identifier for specifying a customer account.
70. (NEW) The method of claim 69, further comprising:  
determining, from the customer account identifier, at least one previous purchase; and in which the step of determining an upsell comprises:  
determining an upsell to offer based on the at least one previous purchase.

71. (NEW) The method of claim 69, further comprising:  
determining, from the customer account identifier, at least one previously-offered upsell; and in which the step of determining an upsell comprises:  
determining an upsell to offer based on the at least one previously-offered upsell.
72. (NEW) The method of claim 1, in which the at least one purchase parameter comprises a financial account identifier for specifying the financial account.
73. (NEW) The method of claim 1, in which adjusting a balance of the financial account in dependence on the adjustment value comprises:  
crediting the adjustment value to the balance of the financial account.
74. (NEW) The method of claim 1, in which adjusting a balance of the financial account in dependence on the adjustment value comprises:  
debiting the adjustment value from the balance of the financial account.
75. (NEW) A computer readable memory storing instructions configured to direct a computing device to perform a method, the method comprising:  
receiving from a first merchant a purchase having at least one purchase parameter;  
determining, by a central controller, an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an adjustment value;

performing, by the central controller, a comparison to establish whether a financial account may be adjusted an amount based at least in part on the adjustment value;

transmitting a product identifier for specifying the upsell;

receiving a selection signal indicating that the upsell is accepted;

and

adjusting a balance of the financial account in dependence on the adjustment value.

76. (NEW) An apparatus comprising:

a processor; and

a storage device in communication with the processor, the storage device storing instructions configured to direct the processor to perform steps of:

receiving from a first merchant a purchase having at least one purchase parameter;

determining an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an adjustment value;

performing a comparison to establish whether a financial account may be adjusted an amount based at least in part on the adjustment value;

transmitting a product identifier for specifying the upsell;

receiving a selection signal indicating that the upsell is accepted;

and

adjusting a balance of the financial account in dependence on the adjustment value.